

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY**

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UNITED STATES OF AMERICA

Plaintiff

CASE NO.: 2:18-cv-01484-SDW-SCM

IDA DUNSTON, ET AL.

Defendant(s)

FORECLOSURE JUDGMENT

The Court finds that:

1. Plaintiff, Administrator, U.S. Small Business Administration, an Agency of the United States of America, served all Defendants more than twenty (20) days prior to this date.
2. Defaults were entered against the Defendants in this action on March 27, 2018.
3. None of the Defendants filed an Answer or Appearance in this matter.
4. The allegations of the Complaint are true, and there is due and owing to Plaintiff from Defendants on the Note and Mortgage the following:

(A)	Principal	\$26,400.00
(B)	Interest accrued in accordance with the Note at 1.688% with a per diem of \$1.46	\$ 1,992.68
(C)	Recoverable Expenses	\$ 5,767.54
(D)	Less - Payments Received from Borrower	\$ (547.00)
TOTAL AMOUNT DUE AS OF 7/16/2018		\$33,613.22

Plus continuing accruing interest on the principal at the rate of \$1.46 per diem from July 16, 2018, to the date of Judgment.

5. Plaintiff's mortgage is a valid first lien upon the property described herein on Schedule A and more commonly known as 78 Clinton Street, Paterson, NJ 07522.
6. The Court having considered a Motion by the Plaintiff herein and for good cause an Order was entered on July 2, 2018, extinguishing the Affordable Housing Restrictions encumbering the instant premises, which were set forth in Book U143 at Page 183 in the Passaic County Register's Office.
7. The right, title or interest of all Defendants in the real property described above is junior and inferior to the first lien of Plaintiff, except for unpaid real property taxes and or special assessments given priority by law, if any. The rights of any junior lien claimants to any excess funds remaining after sale and distribution pursuant to the order, if any, shall be determined upon further hearing and notice to all parties.
8. Plaintiff's Note and Mortgage are in default and the real property described above should be foreclosed.

IT IS THEREFORE, ORDERED, ADJUDGED AND DECREED:

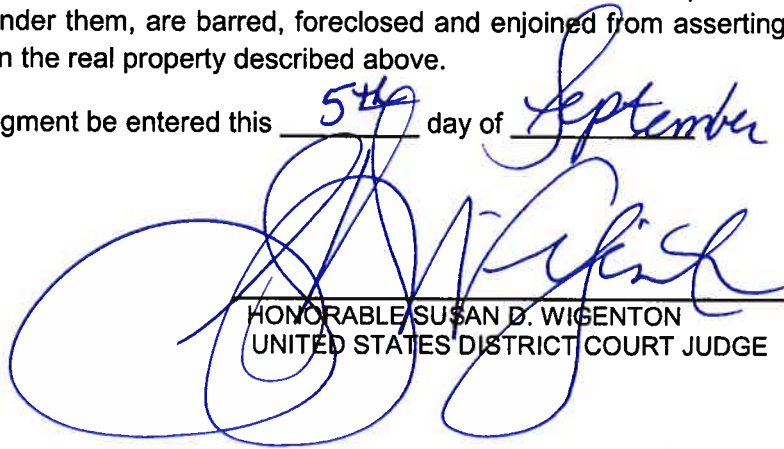
That Plaintiff have an in rem Judgment of Foreclosure in the sum of \$33,613.22 plus accruing interest on the principal at the rate of \$1.46 per diem from July 16, 2018, to the date of Judgment; and thereafter post-judgment interest will accrue on the total sum of the Judgment at the rate provided by 28.U.S.C. sec. 1961 until paid.

That special Writ of Execution and Order of Sale issue directing the U.S. Marshal to levy upon, advertise and sell the real property described above with appraisement, free of any right, title or interest of all Defendants, except unpaid real property taxes and or special assessments given priority by law, if any and that the proceeds of the sale be paid as follows:

- (a) First, to the payment of all costs and accruing costs herein;
- (b) Next, to the payment of the Judgment in favor of the Plaintiff, the Administrator, U.S. Small Business Administration, an Agency of the United States of America, in the amount of \$33,613.22 as of July 16, 2018.
- (c) Next, to the payment of interest to the Plaintiff at the rate of 1.688% with a per diem rate of \$1.46 until the entry of Judgment.
- (d) Next, to the payment of interest on the Judgment from the date it is entered until it is fully satisfied by sale or otherwise at the rate of interest allowed by law.
- (e) Next, the over plus, if any, remaining after the payment of the foregoing, shall be paid to the Clerk of the Court to be disposed of as the Court shall thereafter direct.

That upon confirmation of the Marshal's sale, all Defendants and all persons claiming by, through or under them, are barred, foreclosed and enjoined from asserting any right, title or interest in the real property described above.

That this Foreclosure Judgment be entered this 5th day of September
_____ 2018.



HONORABLE SUSAN D. WIGENTON
UNITED STATES DISTRICT COURT JUDGE